

Information to identify the case:			
Debtor 1:	Jennifer A. Mitchell		Social Security number or ITIN: xxx-xx-7203
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 9/3/20
Case number:	20-20319-KCF		Date case converted to chapter: 7 3/11/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jennifer A. Mitchell	
2. All other names used in the last 8 years		
3. Address	49 Abbie Dr Little Egg Harbor, NJ 08087-9634	
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800 Email: bkclient@straффilaw.com
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Jennifer A. Mitchell**

Case number **20-20319-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/14/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	April 6, 2022 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 6/6/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Jennifer A. Mitchell
Debtor

Case No. 20-20319-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 14, 2022

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2022:

Recip ID	Recipient Name and Address
db	Jennifer A. Mitchell, 49 Abbie Dr, Little Egg Harbor, NJ 08087-9634
518948637	++ CROSS RIVER BANK, 2115 LINWOOD AVENUE, FORT LEE NJ 07024-5020 address filed with court:, Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666-4505
519000082	+ Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
518948722	Kevin Mitchell, 49 Abbie Dr, Little Egg Harbor, NJ 08087-9634
518948643	Loandepot, 619 Alexander Rd Ste 101, Princeton, NJ 08540-6000
518948648	Professional Account Management, LLC, PO Box 1153, Milwaukee, WI 53201-1153
518948649	Prossional Account Management, LLC, PO Box 391, Milwaukee, WI 53201-0391
518948654	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, PO Box 283 Division Of Taxation, Trenton, NJ 08695-0283
518948653	Sst/medallion, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
519145160	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518948658	US Dept of Ed/Glelsi, PO Box 7860, Madison, WI 53707-7860
518948659	US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bkclient@straffilaw.com	Mar 14 2022 20:35:00	Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755
tr	+ EDI: BJMMCDONNELLIII.COM	Mar 15 2022 00:38:00	John Michael McDonnell, John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 14 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 14 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518948626	EDI: CITICORP.COM	Mar 15 2022 00:33:00	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518948630	EDI: CAPITALONE.COM	Mar 15 2022 00:33:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518948637	Email/Text: gtercero@crossriver.com	Mar 14 2022 20:36:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666-4505
518948627	EDI: CAPITALONE.COM	Mar 15 2022 00:33:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518948628	EDI: CAPITALONE.COM	Mar 15 2022 00:33:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
518948629	EDI: CAPONEAUTO.COM	Mar 15 2022 00:33:00	Capital One Auto Finance, 7933 Preston Rd, Plano, TX 75024-2302

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518953721	+ EDI: AISACG.COM	Mar 15 2022 00:33:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518957782	+ EDI: AISACG.COM	Mar 15 2022 00:33:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518956501	+ EDI: AIS.COM	Mar 15 2022 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518948631	EDI: CITICORP.COM	Mar 15 2022 00:33:00	Citibank/Best Buy, Attn: Bankruptcy, PO Box 790441, Saint Louis, MO 63179-0441
518948633	EDI: CITICORP.COM	Mar 15 2022 00:33:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
518948632	EDI: CITICORP.COM	Mar 15 2022 00:33:00	Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077
518948634	+ EDI: COLLINSASSET.COM	Mar 15 2022 00:38:00	Collins Asset Group, 5725 W Highway 290 Ste 1, Austin, TX 78735-8722
518948635	Email/PDF: creditonebknotifications@resurgent.com	Mar 14 2022 20:47:07	Credit One Bank, ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518948636	Email/PDF: creditonebknotifications@resurgent.com	Mar 14 2022 20:47:07	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
518948639	EDI: DISCOVER.COM	Mar 15 2022 00:33:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
518953660	EDI: DISCOVER.COM	Mar 15 2022 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518948638	EDI: DISCOVER.COM	Mar 15 2022 00:33:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
518948641	EDI: AMINFOFP.COM	Mar 15 2022 00:33:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518948640	EDI: AMINFOFP.COM	Mar 15 2022 00:33:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
518948642	EDI: IRS.COM	Mar 15 2022 00:33:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
518952940	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2022 20:47:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518963039	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2022 20:47:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518948644	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2022 20:47:05	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
518948645	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2022 20:47:06	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
518948647	Email/Text: Bankruptcy.Notices@pnc.com	Mar 14 2022 20:35:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
518948646	Email/Text: Bankruptcy.Notices@pnc.com	Mar 14 2022 20:35:00	Pnc Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982
519012827	EDI: PRA.COM	Mar 15 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518979583	+ EDI: JEFFERSONCAP.COM	Mar 15 2022 00:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518948650	Email/Text: bankruptcyteam@quickenloans.com	Mar 14 2022 20:36:00	Quicken Loans, 662 Woodward Ave, Detroit, MI 48226-3433

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518948651	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 14 2022 20:36:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519016145	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 14 2022 20:36:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518948652	EDI: PINNACLE.COM	Mar 15 2022 00:33:00	Radius Global Solutions, LLC, PO Box 390905, Minneapolis, MN 55439-0905
518948655	EDI: RMSC.COM	Mar 15 2022 00:33:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
519016140	+ EDI: RMSC.COM	Mar 15 2022 00:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518948927	+ EDI: RMSC.COM	Mar 15 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518948656	EDI: RMSC.COM	Mar 15 2022 00:33:00	Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32801-5060
518948657	Email/Text: bankruptcyssst@alorica.com	Mar 14 2022 20:35:00	Systems & Services Technologies, Inc., Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
518948658	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 14 2022 20:36:00	US Dept of Ed/Glelsi, PO Box 7860, Madison, WI 53707-7860
518948659	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 14 2022 20:36:00	US Department of Education/Great Lakes, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519006531	*+	Collins Asset Group, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2022

Signature: /s/Joseph Speetjens